Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of the Claims:

1. (Currently Amended) A computer-implemented acquisition system, comprising:

a portal configured to receive, from a user interface, application data associated with an application for a product or service, the portal including a programmed processor for processing digital data, a memory coupled to the processor for storing digital data, an input digitizer coupled to the processor for inputting digital data, the application stored in the memory and accessible by the processor for directing processing of digital data by the processor, a display coupled to the processor and memory for displaying information derived from digital data processed by the processor, wherein the portal communicates with a plurality of worker computing utilities, a plurality of handler computing systems and a dispatcher computing system;

at least one computer that includes a the plurality of worker computing utilities configured to process a plurality of applications, each application being associated with a corresponding product or service, wherein the plurality of worker utilities interface with the programmed processor and the memory;

[[a]] the plurality of handler computing systems, each handler computing system being associated with a corresponding product or service, and being configured, by a corresponding client system, to invoke at least one of the plurality of worker utilities to process the application; and

[[a]] the dispatcher computing system configured to receive the application data from the portal and route the application data to a corresponding one of the plurality of handler computing systems based on the product or service associated with the received application data.

2. (Previously Presented) The system of claim 1, wherein the portal is configured to communicate with a service data validation worker to validate the application data.

3. (Previously Presented) The system of claim 1, wherein at least one of the plurality of handler systems is configured to invoke a service data validation worker to validate the application data.

4. (Previously Presented) The system of claim 1, further comprising a service router configured to receive the application data from the portal and route the application data to the dispatcher.

5. (Previously Presented) The system of claim 1, wherein the application data is associated with at least one of online banking account set-up, credit bureau access, e-pay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, rewards program setup, and privacy preferences maintenance.

6. (Currently Amended) The system of claim 1, wherein the plurality of worker utilities further includes at least one of:

     a service validation worker;

     an e-mail worker;

     a credit bureau interface (CBI) worker, wherein the CBI worker is configured with suitable protocols for communicating with a CBI server, wherein the CBI server interfaces with at least one credit bureau;

     an application specific worker;

     a profile worker; and

     a data capture worker.

7. (Previously Presented) The system of claim 1, wherein at least one of the plurality of workers is configured to perform a specific task by communicating with an interface, the interface including at least one of a credit bureau, a database, a new card service, a card authorization service, and a general accounts system.

8. (Previously Presented) The system of claim 1, wherein the portal is configured to perform at least one of validation, decisioning, and fulfillment of the plurality of applications.

9. (Canceled)

10. (Currently Amended) A computer implemented acquisition system, comprising:

a portal configured to receive, from a user interface, application data associated with an application for a product or service, the portal including a programmed processor for processing digital data, a memory coupled to the processor for storing digital data, an input digitizer coupled to the processor for inputting digital data, the application stored in the memory and accessible by the processor for directing processing of digital data by the processor, a display coupled to the processor and memory for displaying information derived from digital data processed by the processor, wherein the portal communicates with a service validation worker, a plurality of worker computing utilities, a plurality of handler computing systems and a dispatcher computing system;

a service data validation worker configured to validate the application data, wherein the service data validation worker interfaces with the programmed processor and the memory;

~~at least one computer that includes~~ a plurality of worker computing utilities configured to process a plurality of applications, each application being associated with a corresponding product or service, wherein at least one of the plurality of worker computing utilities is a performance tracking worker utility configured to track performance of one or more tasks;

a plurality of handler computing systems, each handler computing system being associated with a corresponding product or service, and being configured, by a corresponding client system, to invoke at least one of the plurality of worker computing utilities, including the service data validation worker, to process the application; and

a dispatcher computing system for receiving the application data from the portal and routing the application data to a corresponding one of the plurality of handler computing systems based on the product or service associated with the received application data.

11. (Previously Presented) The system of claim 10, further comprising a client interface system configured to interface with at least one of the portal and the dispatcher to receive the application data from the client system.

12. (Currently Amended) A computer-implemented acquisition method, comprising ~~the steps of~~:

receiving, by a computer based acquisition system and from a user interface, application data associated with an application for one of a product or service;

determining, by the computer based acquisition system on a computer that includes a dispatcher, based on the product or service associated with the received application data, a corresponding one of a plurality of handler systems to which to route the application data;

routing, by the computer based acquisition system that includes by the dispatcher, the application data to the determined handler system, wherein the determined handler system is associated with a corresponding product or service, and is configured, by a corresponding client system, to invoke at least one of a plurality of worker utilities; and

invoking, by the computer based acquisition system that includes by the one of the plurality of handler systems, at least one of the plurality of worker utilities to perform tasks to validate the application data and execute the business rules to process the application, wherein the plurality of worker utilities are configured to process a plurality of applications, each application being associated with a corresponding product or service.

13. (Previously Presented) The method of claim 12, further comprising the step of developing a validation worker utility to validate the application data by at least one of:

checking syntax of application data;

checking completeness of application data; and

checking address consistency of application data.

14. (Previously Presented) The method of claim 12, further comprising the step of invoking a service router configured to map the application to the dispatcher, wherein the dispatcher is configured to communicate with the plurality of handler systems.

15. (Original) The method of claim 12, further comprising the step of invoking a test handler to test component availability.

16. (Previously Presented) The method of claim 12, further comprising the step of invoking a performance tracking worker to track the performance of data throughput.

17. (Previously Presented) The method of claim 12, further comprising the step of preventing duplicate processing of the application by determining if the application originated from a substantially similar application.

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18. (Previously Presented) The method of claim 17, wherein the determining step further comprises the step of comparing previously submitted application data with pending application data to determine if the data is substantially similar and, if similar, returning an error message in response to the application.

Claims 19 and 20 (Canceled)